Accident Insurance

SUMMARY OF BENEFITS



Milhaus SRG

Coverage Effective 1/1/2027

Why Is Accident Insurance Important?

Life doesn't always go according to plan. When an accident happens, the last thing you want to worry about is the unexpected costs that can come with it. Accident Insurance helps provide added financial protection, so you can stay focused on recovery.

What Does Accident Insurance Cover?

Accident Insurance pays benefits directly to you when an accident occurs on or after the effective date of coverage. Examples of covered Accidents include, but are not limited to burns, lacerations, concussions, fractures and dislocations. You may also receive additional benefits for treatment of covered accidents. **For example, if you were to experience an accident and fracture your wrist, you could receive the listed payments below to use as you choose.**

Accident-Related Benefit	Benefit Plan
Hospital Admission	$500
Treatment in the ER (Emergency Care Benefit)	$500
X-Ray	$50
Injury Diagnosed-Fractures Wrist (closed)	$250
Follow Up Doctor's Visit	$50

Control Number 52653

Coverage issued by **The Prudential Insurance Company of America**

Starting a Claim is Easy.
Download the app

Google Play Apple Store

Or visit:
mybenefits.prudential.com
First-time user, will need to register before logging in.

Plan Details at a Glance

Coverage Summary

All active, full-time employees, working a minimum of 30 hours per week are eligible. Coverage is available to you, your Spouse/Domestic Partner and child(ren).

Employee and Spouse/Domestic Partner must be age 100 or under when first enrolling. There are no benefit reductions due to age for Employee or Spouse/Domestic Partner. For Child(ren) coverage is through age 26.

During your enrollment eligibility period, you can enroll for coverage without answering any medical questions. Coverage is Guaranteed Issue.

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern. This coverage is not medical insurance and does not reimburse medical expenses. It does not replace health insurance or pay providers directly for medical care.

Prudential

Accidental Losses or Injury Benefits

This coverage pays benefits for accidental losses or injuries. Benefit amounts vary based on the severity of the injury or accident and may be shown as 'up to' stated limits. Refer to your certificate of coverage for all of plan provisions, exclusions and limitations.

Type of Loss or Injury	Benefit Plan
Accidental Dismemberment/Functional Loss (includes loss of toes, feet, hands, and/or arms)	Up to $10,000
Broken Tooth	Up to $150
Burns	Up to $5,000
Catastrophic Accident (includes loss of sight, hearing and speech)	Up to $50,000
Coma	$5,000
Concussion	$200
Dislocations	Up to Closed $1,500 Open $3,000[1]
Eye Injuries	Up to $200
Fractures	Up to Closed $1,500 Open $3,000[1]
Lacerations	Up to $200
Ruptured Disc with Surgical Repair	Up to $500
Puncture Wound	Up to $50
Paralysis	Up to $10,000
Skin Graft – Due to Burns	Up to 50% of $5,000
Torn Knee Cartilage	$500
Torn, Ruptured or Severed Tendon/ Ligament/Rotator Cuff	Up to $750

[1]Closed injuries do not break the skin, while open injuries involve a break in the skin and typically require more extensive treatment.

Additional Benefits

Additional Benefits listed below are subject to exclusions and limitations that are not outlined in this summary of benefits. Refer to your certificate of coverage for all of plan provisions, exclusions and limitations.

Type of Benefit	Benefit Description	Benefit Plan
Health Screening Benefit[2]	Paid once per calendar year by taking one of the specified health screening tests outlined in your certificate of coverage while not confined in a hospital.	$50
Ambulance	Paid if an ambulance is required to transport you by ground or water.	$200
Doctor Follow-Up Visits	Receive this benefit if you sustain a covered injury and receive doctor recommended follow-up care for the injury.	$50
Emergency Care	Receive this benefit if you sustain an accidental injury and receive initial emergency care from a doctor in an Emergency Room, a Physician's office, or an Urgent Care Facility.	$500
Hospital Admission	Receive this benefit if you are admitted to a hospital for treatment of a covered accidental injury.	$500
Hospital Confinement	Receive this benefit if you are confined in the hospital for treatment of an accidental injury.	$100
Hospital ICU Admission	Receive this benefit in addition to the Hospital Admission Benefit above if you are admitted as an inpatient to an ICU due to an accident.	$500
Hospital ICU Confinement	Receive this benefit after you are confined in the ICU for treatment of an accidental injury.	$200

Lodging	Receive this benefit if you are confined in a hospital for treatment of an accidental injury, and a companion who accompanies you stays in a hotel or other facility that provides sleeping accommodations in exchange for a fee.	$100
Transportation	Paid if a doctor recommends you get treatment for a covered accident that is not available locally and you have to travel a certain distance from home to where the follow-up treatment is provided.	$200
X-Ray	Paid if you receive an X-ray to evaluate a covered accidental injury.	$50

[2]The Health Screening/Wellness Benefit is not available in all states. All Employees of Milhaus Development, LLC are eligible to receive this benefit if they qualify.

Accidental Death Benefits

This coverage will pay a benefit if death results directly from an accident or accidental injury.

Accidental Death Benefit		Benefit Plan
Basic	Employee	$25,000
	Spouse/Domestic Partner	$12,500
	Child	$6,250
Common Carrier	Employee	$75,000
	Spouse/Domestic Partner	$37,500
	Child	$18,750

Accident Insurance Rates

Accident Insurance may cost less than you think.
Your monthly premiums are outlined below

Coverage Option	Cost
Employee	$5.55
Employee and Spouse/Domestic Partner	$7.92
Employee and Child(ren)	$9.45
Employee and Family	$14.15

Consider this

Jesse enrolls in Accident Insurance effective January 1st, giving him peace of mind that he is prepared for out-of-pocket expenses if a covered accident occurs.



On March 23rd Jesse is seriously injured in a bike accident. An ambulance rushes him to the hospital for treatment.

Jesse receives his medical bills and remembers he has Accident Insurance. He files his claim with Prudential.

Prudential receives Jesse's claim, which includes his doctor's diagnosis and necessary documentation.

Prudential processes the claim and sends Jesse a payment for his Accident Insurance claim.

Jesse receives payment which he uses to help cover expenses incurred during his treatment and recovery. He is relieved that he didn't miss out on this valuable benefit.



This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

This policy provides Accident insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential's Accident Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses.** The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract**.** Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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